REMARKS

Claims 1-14 and 16-18 are currently pending. Claim 15 has been cancelled. Claim 9 has been amended. It is respectfully submitted that no new matter has been added.

The Patent Office objected to the specification regarding the language and format of the abstract. A reformatted, amended abstract has been presented based on the original abstract. It is respectfully submitted that no new matter has been added.

The Patent Office rejected claim 15 under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. Claim 15 has been cancelled. It is respectfully requested that the Patent Office withdraw its rejection of claim 15.

The Patent Office rejected claims 1, 4-7, and 12-17 under 35 U.S.C. 102(e) as being anticipated by Shmueli, U.S. Published Patent Application No. 2002/0147653.

For a claim to be anticipated, each and every non-inherent claim limitation must be disclosed in a reference.

The invention as claimed by claim 1 relates to a method of user data entry, at a terminal, for communication to a remote destination. The method comprises the steps of displaying at least one data entry field to a user, automatically displaying a user selectable option in response to user selection of the data entry field and providing access to an electronic wallet application, for the transfer of data into the data entry field, in response to user selection of the option. Claims 16 and 17 relate to a corresponding computer program embodied on a record medium and a data entry terminal.

Embodiments of the invention provide an improved user interface for e-commerce applications. As the option to access the wallet application is only presented when a data entry field is selected or when the wallet application is enabled, this makes efficient use of the display area and is particularly advantageous in handheld terminals such as cellular telephones that have limited size displays.

Also the invention provides a more intuitive method for the user as the wallet option is only presented when it is appropriate to use it.

Shmueli relates to a portable device operable to instruct a host-computing device to automatically fill in financial account fields in a web page with information stored in the portable device thereby facilitating a web-based transaction. The portable device may contain information

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relating to multiple financial accounts. Shmueli does not disclose the feature of only presenting the option to access the wallet application either when a data entry field is selected or when the wallet application is enabled. The launching bar 76 of Shmueli is not a data entry field (paragraph 0051). Thus, claims 1, 4-7, 12-14, 16, and 17 are not anticipated by Shmueli.

The Patent Office has rejected claims 2, 3, 8-11, and 18 as being unpatentable over Shmueli in view of Bishop et al., U.S. Published Patent Application No. 2004/0243520.

Claim 18 includes the feature that the icon associated with the wallet application is only displayed when a terminal has detected that a wallet application is enabled.

Shmueli relates to a portable device operable to instruct a host-computing device to automatically fill in financial account fields in a web page with information stored in the portable device thereby facilitating a web-based transaction. The portable device may contain information relating to multiple financial accounts.

Bishop relates to a system and method for conducting electronic commerce. A user is provided with a token such as a smart card containing a digital certificate for authenticating the user to the network. A digital wallet can be used to provide enhanced security and also to fill in forms automatically.

Neither Shmueli nor Bishop disclose the feature of only presenting the option to access the wallet application either when a data entry field is selected or when the wallet application is enabled. Similar to the launching bar 76 of Shmueli that is not a data entry field (paragraph 0051), Bishop discloses launching a toolbar (paragraph 0083) that is not a data entry field. Also, Applicant notes that page 8, lines 9-14, of the application as filed, discloses that the browser application may have a setting that allows the electronic wallet application to be disabled or enabled. Bishop (paragraph 0015) discloses a transaction tool the allows a user to perform a download of an activator and a toolbar that utilizes one or more operating system controls, (paragraph 0053) the activator may actively launch the wallet client when appropriate, (paragraph 0079), the activator application may contact the wallet server or wallet application 406, and (paragraph 0083) the activator may launch a toolbar that allows a user to select a desired payment instrument, such as a card in the user's digital wallet, but Bishop does not appear to disclose or fairly suggest "automatically detecting whether a wallet application is enabled." Therefore the applicant maintains that the invention as defined in the claims is new.

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Furthermore there is no suggestions or teachings in either Shmueli or Bishop or any of the other cited prior art that would motivate a person skilled in the art to modify the teachings therein so as to produce the claimed invention.

Thus, claims 2, 3, 8, 9, 10, 11, and 18 are allowable over the prior art of record.

The Patent Office is respectfully requested to reconsider and remove the rejections of the claims under 35 U.S.C. 102(e) based on Shmueli or under 35 U.S.C. 103(a) based on Shmueli and Bishop, and to allow all of the pending claims 1-14 and 16-18 as now presented for examination. An early notification of the allowability of claims 1-14 and 16-18 is earnestly solicited.

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